

EXHIBIT A-11

ACDV Response:				4014
Account Number:			SSN:	
Consumer Name:	GEORGE A CALCUT		Control Number:	4014
Date Received:			Originator:	default1002607
Response Code:	1:		Subscriber Code:	444FM20365
Response Date:	08/16/2021		DF Contact Number:	0000000022
Response Due Date:	04/21/1905		DF Authorized Name:	
Queue Name:				
Dispute Information:				
Dispute Code 1:	106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.			
Dispute Code 2:				
FCRA Relevant Information:	THIS ACCOUNT WAS IN VA FORBEARANCE UNTIL 7/1/2021 AT WHICH TIME IT WAS CONVERTED TO A VA DISASTER MODIFICATION INVOLVING A 3 MONTH TRIAL PERIOD PLAN			
Image Information:				
Associated Images:	Yes			
Image ID:				
Image Accessed Indicators:				
Consumer Information:				
	Request Data	Response Data	Same / Diff	
Last Name:	CALCUT	CALCUT	00000000000000DB-----	
First Name:	GEORGE	GEORGE	000000000000000B-----	
Middle Name:	A	A	Same	
Generation Code:	1:00	2:II		
Prev. Last Name:			Same	
Prev. First Name:			Same	
Prev. Middle Name:			Unknown	
Prev. Generation Code:		3:III		
SSN:			Same	
Date Of Birth:			Unknown	
Telephone Number:			Different	
ECOA Code:	06/01/2021 0:00	07/30/2021 19:38		
Street Address:	6652 E VIRGINIA ST	6652 E VIRGINIA ST	Unknown	
City:	MESA	MESA		
State:	AZ:Arizona	AZ:Arizona		
Zip:	85215	852154338		
Prev. Street Address:	3424 N SILVERADO			
Prev. City:	MESA			
Prev. State:	AZ:Arizona			
Prev. Zip:	85215			
2nd Prev. Street Address:	3425 N SILVERADO			
2nd Prev. City:	MESA			
2nd Prev. State:	AZ:Arizona			
2nd Prev. Zip:	85215			

9.99912E+16													
Account Information:													
		Request Data						Response Data					
Account Status:	WHICH IS CURRENTLY PAID TO DATE. I NOTIFIED THE MORTGAGE CO.:												
Payment Rating:	AND THEY AGREED WITH THE ABOVE.:												
Cond. / Cum. Status:													
CII:													
MOP:	84:												
CCC:	2:												
SCC:													
Portfolio Type:							2021-01-01 00:00:00:						
Account Type:							2:						
Interest Type Indicator:	Charlie Miller:						2021-07-24 16:23:36:						
Terms Duration:	08						25						
Terms Frequency:	M.Monthly						M.Monthly						
Date Opened:	//17						/11/17						
Date of Account Information:	M/30/6						M/30/16						
Date of Last Payment:	07/13/1905						07/13/1905						
Date Closed:	01/07/1900						01/08/1900						
FCRA DOFD:	09/28/1903						09/28/1903						
Current Balance:	4						4						
Amount Past Due:	2020						2020						
High Credit / Original Amt.:	255450						254649						
Credit Limit:	7478						0						
Original Charge Off Amount:	253800						253800						
Actual Payment:							08/16/2021 0:00						
Scheduled Monthly Payment:													
Original Creditor Name:	AC						AC						
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:							100424710003738887						
Mortgage ID Number (MIN):													
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:	1367						1367						
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.												
	Resp.												
2020	Req.												
	Resp.												
2019	Req.												
	Resp.												
2018	Req.												
	Resp.												
2017	Req.												
	Resp.												
2016	Req.												
	Resp.												
2015	Req.												
	Req												
2014	Req												
	Res												

		9.99912E+16
Associated Consumer Information		
Last Name:		GERI
First Name:		M
Middle Name:	CALCUT	
Generation Code:		
SSN:		
Date Of Birth:		
Telephone Number:		
ECOA Code:		
CII:		
Street Address:		AZ
City:		852154338
State:	6652 E VIRGINIA ST:	
Zip:	MESA	
Submitted by:		Date: 08/16/2021
<p>By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.</p>		

ACDV Response:				6001
Account Number:			SSN:	
Consumer Name:	GEORGE ALLEN CALCUT		Control Number:	6001
Date Received:	2021-08-03 01:50:34		Originator:	Experian
Response Code:	22:Updated disputed account information. Additional account information was also updated.		Subscriber Code:	1940025
Response Date:	08/16/2021		DF Contact Number:	
Response Due Date:	08/18/2021		DF Authorized Name:	Charlie Miller
Queue Name:	default1002607			
Dispute Information:				
Dispute Code 1:	106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.			
Dispute Code 2:				
FCRA Relevant Information:	CFPB COMPLAINT			
Image Information:				
Associated Images:	Yes			
Image ID:	149877907			
Image Accessed Indicators:	Yes			
Consumer Information:				
	Request Data	Response Data	Same / Diff	
Last Name:	CALCUT	CALCUT	Same	
First Name:	GEORGE	GEORGE	Same	
Middle Name:	ALLEN	A	Different	
Generation Code:			Unknown	
Prev. Last Name:			Unknown	
Prev. First Name:			Unknown	
Prev. Middle Name:			Unknown	
Prev. Generation Code:				
SSN:			Same	
Date Of Birth:			Same	
Telephone Number:			Different	
ECOA Code:	2:Joint Contractual Liability	2:Joint Contractual Liability		
Street Address:	6652 E VIRGINIA STREET	6652 E VIRGINIA ST	Different	
City:	MESA	MESA		
State:	AZ:Arizona	AZ:Arizona		
Zip:	85215	852154338		
Prev. Street Address:			Unknown	
Prev. City:				
Prev. State:				
Prev. Zip:				
2nd Prev. Street Address:				
2nd Prev. City:				
2nd Prev. State:				
2nd Prev. Zip:				

3.52244E+12													
Account Information:													
		Request Data						Response Data					
Account Status:		84:Account 180 days or more past the due date.						11:Current account.					
Payment Rating:													
Cond. / Cum. Status:		OPEN/ DEL 180											
CII:													
MOP:													
CCC:													
SCC:		AC:Paying under a partial payment agreement.						AC:Paying under a partial payment agreement.					
Portfolio Type:								M:Mortgage					
Account Type:		25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)						25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)					
Interest Type Indicator:								F:Fixed					
Terms Duration:		030						30					
Terms Frequency:		M:Monthly						M:Monthly					
Date Opened:		04/17/2020						04/17/2020					
Date of Account Information:		07/06/2021						08/16/2021					
Date of Last Payment:		06/30/2021						07/30/2021					
Date Closed:													
FCRA DOFD:													
Current Balance:		255450						254649					
Amount Past Due:		7478						0					
High Credit / Original Amt.:		253800						253800					
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1367						09/28/1903 0:00					
Scheduled Monthly Payment:		1367						1367					
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):		100424710003738887											
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:		CALL 8005250689 FOR CONSUMER STATEMENT											
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.						-	0	0	0	0	0	0
	Resp.						0	0	0	0	0	0	0
2020	Req.	0	0	0	0	0	0	0	-	-	-	-	-
	Resp.	0	0	0	0	0	0	0	B	-	-	-	-
2019	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2018	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2017	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2016	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2015	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Req	-	-	-	-	-	-	-	-	-	-	-	-
2014	Req	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-

			3.52244E+12	
Associated Consumer Information				
Last Name:				
First Name:				
Middle Name:				
Generation Code:				
SSN:				
Date Of Birth:				
Telephone Number:				
ECOA Code:				
CII:				
Street Address:				
City:				
State:				
Zip:				
Submitted by:	Charlie Miller		Date:	08/16/2021
By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.				

ACDV Response:				1.00E+17	
Account Number:	3.00014E+12		SSN:	[REDACTED]	
Consumer Name:	GEORGE A CALCUT		Control Number:	1.00E+17	
Date Received:	10/05/2021 21:41		Originator:	Equifax	
Response Code:	22:Updated disputed account information. Additional account information was also updated.		Subscriber Code:	444FM20365	
Response Date:	10/28/2021		DF Contact Number:		
Response Due Date:	10/29/2021		DF Authorized Name:	Charles Jarrett	
Queue Name:	default1002607				
Dispute Information:					
Dispute Code 1:	106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.				
Dispute Code 2:					
FCRA Relevant Information:	CONSUMER STATES THAT HE WAS NEVER BEEN DELINQUENT ON THIS ACCOUNT AND THE PAST DUE AMOUNT SHOULD BE 0				
Image Information:					
Associated Images:	No				
Image ID:					
Image Accessed Indicators:					
Consumer Information:					
	Request Data		Response Data		Same / Diff
Last Name:	CALCUT		CALCUT		Same
First Name:	GEORGE		GEORGE		Same
Middle Name:	A		A		Same
Generation Code:					Unknown
Prev. Last Name:					Unknown
Prev. First Name:					Unknown
Prev. Middle Name:					Unknown
Prev. Generation Code:					
SSN:	[REDACTED]		[REDACTED]		Same
Date Of Birth:	[REDACTED]		[REDACTED]		Same
Telephone Number:			[REDACTED]		Different
ECOA Code:	2:Joint Contractual Liability		2:Joint Contractual Liability		
Street Address:	6652 E VIRGINIA ST		6652 E VIRGINIA ST		Same
City:	MESA		MESA		
State:	AZ:Arizona		AZ:Arizona		
Zip:	85215		85215		
Prev. Street Address:	3424 N SILVERADO				Unknown
Prev. City:	MESA				
Prev. State:	AZ:Arizona				
Prev. Zip:	85215				
2nd Prev. Street Address:	35461 EL DIAMANTE DR				
2nd Prev. City:	WILDOMAR				
2nd Prev. State:	CA:California				
2nd Prev. Zip:	92595				

1.00E+17													
Account Information:													
		Request Data					Response Data						
Account Status:		11:Current account.					11:Current account.						
Payment Rating:													
Cond. / Cum. Status:													
CII:													
MOP:													
CCC:													
SCC:		AC:Paying under a partial payment agreement.					AC:Paying under a partial payment agreement.						
Portfolio Type:		M:Mortgage					M:Mortgage						
Account Type:		8:					25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)						
Interest Type Indicator:		F:Fixed					F:Fixed						
Terms Duration:		30					30						
Terms Frequency:		M:Monthly					M:Monthly						
Date Opened:		04/17/2020					04/17/2020						
Date of Account Information:		08/22/2021					10/28/2021						
Date of Last Payment:		08/01/2021					10/14/2021						
Date Closed:													
FCRA DOFD:													
Current Balance:		254481					255621						
Amount Past Due:		0					0						
High Credit / Original Amt.:		253800					253800						
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1367					07/09/1905 0:00						
Scheduled Monthly Payment:		1367					1348						
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):		1 00E+17					1.00E+17						
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.					D	0	0	0	0	0	0	0
	Resp.				D	D	0	0	0	0	0	0	0
2020	Req.	0	0	0	0	0	0	0	B				
	Resp.	0	0	0	0	0	0	0	B				
2019	Req.												
	Resp.												
2018	Req.												
	Resp.												
2017	Req.												
	Resp.												
2016	Req.												
	Resp.												
2015	Req.												
	Req												
2014	Req												
	Res												

Associated Consumer Information			
Last Name:			
First Name:			
Middle Name:			
Generation Code:			
SSN:			
Date Of Birth:			
Telephone Number:			
ECOA Code:			
CII:			
Street Address:			
City:			
State:			
Zip:			
Submitted by:	Charles Jarrett		Date: 10/28/2021
By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.			

ACDV Response:				0001
Account Number:		SSN:		
Consumer Name:		Control Number:		0001
Date Received:		Originator:		TransUnion
Response Code:		Subscriber Code:		2FAD002
Response Date:		DF Contact Number:		
Response Due Date:		DF Authorized Name:		Jhana Rogers
Queue Name:		default1002607		
Dispute Information:				
Dispute Code 1:		112:Consumer states inaccurate information. Provide or confirm complete ID and verify all Account Information.		
Dispute Code 2:				
FCRA Relevant Information:		This account is not new as you have listed it Times Disputed In Last 120 Days 0		
Image Information:				
Associated Images:		No		
Image ID:				
Image Accessed Indicators:				
Consumer Information:				
	Request Data		Response Data	
Last Name:	CALCUT		CALCUT	
First Name:	GEORGE		GEORGE	
Middle Name:	ALLEN		A	
Generation Code:				
Prev. Last Name:	ASC			
Prev. First Name:	GEORGE			
Prev. Middle Name:	CALCUT			
Prev. Generation Code:				
SSN:				
Date Of Birth:				
Telephone Number:				
ECOA Code:	2:Joint Contractual Liability		2:Joint Contractual Liability	
Street Address:	6652 E VIRGINIA ST		6652 E VIRGINIA ST	
City:	MESA		MESA	
State:	AZ:Arizona		AZ:Arizona	
Zip:	852154338		852154338	
Prev. Street Address:	3425 N SILVERADO			
Prev. City:	MESA			
Prev. State:	AZ:Arizona			
Prev. Zip:	852154306			
2nd Prev. Street Address:	6440 E INGLEWOOD ST			
2nd Prev. City:	MESA			
2nd Prev. State:	AZ:Arizona			
2nd Prev. Zip:	852059506			

3.47878E+14													
Account Information:													
		Request Data						Response Data					
Account Status:		11:Current account.						11:Current account.					
Payment Rating:													
Cond. / Cum. Status:													
CII:													
MOP:													
CCC:													
SCC:		AC:Paying under a partial payment agreement.						AC:Paying under a partial payment agreement.					
Portfolio Type:		M:Mortgage						M:Mortgage					
Account Type:		25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)						25:Veteran's Administration(VA) Real Estate Mortgage (Terms Duration in years)					
Interest Type Indicator:								F:Fixed					
Terms Duration:		360						30					
Terms Frequency:		M:Monthly						M:Monthly					
Date Opened:		04/17/2020						04/17/2020					
Date of Account Information:		08/16/2021						09/18/2021					
Date of Last Payment:		07/30/2021						08/30/2021					
Date Closed:													
FCRA DOFD:								*					
Current Balance:		254649						254481					
Amount Past Due:								0					
High Credit / Original Amt.:		253800						253800					
Credit Limit:													
Original Charge Off Amount:													
Actual Payment:		1367						01/00/1900 0:00					
Scheduled Monthly Payment:		1367						1367					
Original Creditor Name:													
Creditor Classification:													
Agency ID:													
Sec. Mktg. Agency Acct Num:													
Mortgage ID Number (MIN):		100424710003738887						100424710003738887					
Specialized Payment Ind.:													
Defrd. Payment Start Date:													
Balloon Payment Amt.:													
Balloon Payment Due Date:													
Portfolio Indicator:													
Purchased From / Sold To:													
Narrative / Remarks:													
Account History													
Year		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	Req.					-	0	0	0	0	0	0	0
	Resp.					D	0	0	0	0	0	0	0
2020	Req.	0	0	0	0	0	0	0	B	-	-	-	-
	Resp.	0	0	0	0	0	0	0	B	-	-	-	-
2019	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2018	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2017	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2016	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-	-
2015	Req.	-	-	-	-	-	-	-	-	-	-	-	-
	Req	-	-	-	-	-	-	-	-	-	-	-	-
2014	Req	-	-	-	-	-	-	-	-	-	-	-	-
	Res	-	-	-	-	-	-	-	-	-	-	-	-

			3.47878E+14
Associated Consumer Information			
Last Name:	CALCUT		
First Name:	GERI		
Middle Name:	M		
Generation Code:			
SSN:			
Date Of Birth:			
Telephone Number:			
ECOA Code:	2:Joint Contractual Liability		
CII:			
Street Address:	6652 E VIRGINIA ST		
City:	MESA		
State:	AZ:Arizona		
Zip:	852154338		
Submitted by:	Jhana Rogers	Date:	09/18/2021
By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.			